

In re:
Richard S. Barndt
Deanna L. Barndt
Debtors

Case No. 18-13605-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jul 14, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	Richard S. Barndt, Deanna L. Barndt, 10 Magnolia Dr, Douglassville, PA 19518-9707
14271728	+ Lau & Associates, P.C., 4228 St. Lawrence Avenue, Reading, PA 19606-2894

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jul 15 2023 00:45:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 15 2023 00:45:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14183988	+ Email/Text: broman@amhfcu.org	Jul 15 2023 00:45:00	American Heritage FCU, c/o Brian Romaniello, 2060 Red Lion Rd., Phila., PA 19115-1699
14172969	EDI: CAPITALONE.COM	Jul 15 2023 04:46:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14177405	Email/PDF: bncnotices@becket-lee.com	Jul 15 2023 01:02:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14115433	EDI: WFNNB.COM	Jul 15 2023 04:46:00	Comenity Bank/ Kay Jewelers, PO Box 182789, Columbus, OH 43218-2789
14115436	Email/Text: COLLECTIONS@MYCONSUMERS.ORG	Jul 15 2023 00:45:00	Consumers Credit Union, 1075 Tri State Pkwy Ste 850, Gurnee, IL 60031-9182
14115446	EDI: IRS.COM	Jul 15 2023 04:46:00	Department of Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14121919	EDI: DISCOVER.COM	Jul 15 2023 04:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14491727	+ Email/Text: flyersprod.inbound@axisai.com	Jul 15 2023 00:45:00	Embrace Home Loans, Inc., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14177031	Email/PDF: resurgentbknofications@resurgent.com	Jul 15 2023 00:50:37	LVNV Funding, LLC its successors and assigns as, assignee of Marlette Funding Grantor, Trust 2017-1, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14177056	Email/PDF: resurgentbknofications@resurgent.com	Jul 15 2023 00:50:38	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14177057	Email/PDF: resurgentbknofications@resurgent.com	Jul 15 2023 00:50:38	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Jul 14, 2023

Form ID: 3180W

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14171980	+ EDI: LENDNGCLUB	Jul 15 2023 04:46:00	LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
14167918	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 15 2023 00:50:38	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14115449	Email/Text: bankruptcy@marinerfinance.com	Jul 15 2023 00:45:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14167825	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 15 2023 00:45:00	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
14176505	EDI: PRA.COM	Jul 15 2023 04:46:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14175421	+ EDI: JEFFERSONCAP.COM	Jul 15 2023 04:47:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14166678	EDI: Q3G.COM	Jul 15 2023 04:47:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14116420	+ EDI: AIS.COM	Jul 15 2023 04:47:00	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
14179399	+ Email/Text: bncmail@w-legal.com	Jul 15 2023 00:45:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14178264	Email/PDF: bncnotices@becket-lee.com	Jul 15 2023 01:01:37	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2023 at the address(es) listed below:

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC abonanni@hoflawgroup.com, pfranz@hoflawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Embrace Home Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTOPHER M. MCMONAGLE	

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Jul 14, 2023

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on behalf of Creditor Embrace Home Loans Inc. cmcmonagle87@gmail.com bkecf@sterneisenberg.com

JASON BRETT SCHWARTZ

on behalf of Creditor Consumers Credit Union jschwartz@ecf.courtdrive.com bankruptcy@friedmanvartolo.com

KARINA VELTER

on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC karina.velter@powerskirm.com, bankruptcy@powerskirm.com

KEVIN G. MCDONALD

on behalf of Creditor Embrace Home Loans Inc. bkgroup@kmlawgroup.com

SARAH K. MCCAFFERY

on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC ckohn@hoflawgroup.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

SHAWN J. LAU

on behalf of Joint Debtor Deanna L. Barndt shawn_lau@msn.com g61705@notify.cincompass.com

SHAWN J. LAU

on behalf of Debtor Richard S. Barndt shawn_lau@msn.com g61705@notify.cincompass.com

STEPHEN M HLADIK

on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC shladik@hoflawgroup.com, ckohn@hoflawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Richard S. Barndt</u>	Social Security number or ITIN	xxx-xx-3879
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Deanna L. Barndt</u>	Social Security number or ITIN	xxx-xx-7893
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-13605-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard S. Barndt
aka Richard Barndt

Deanna L. Barndt
aka Deanna Barndt

7/13/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.